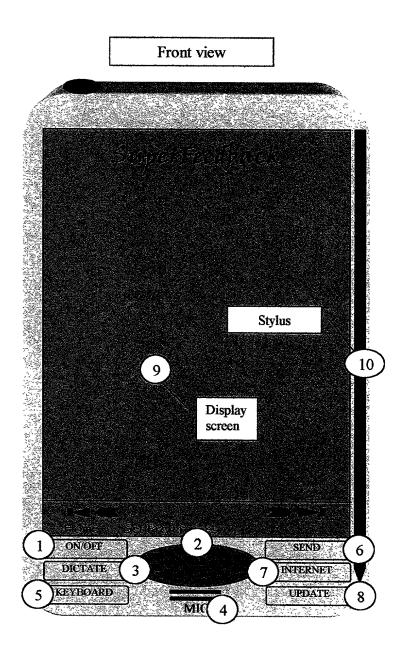
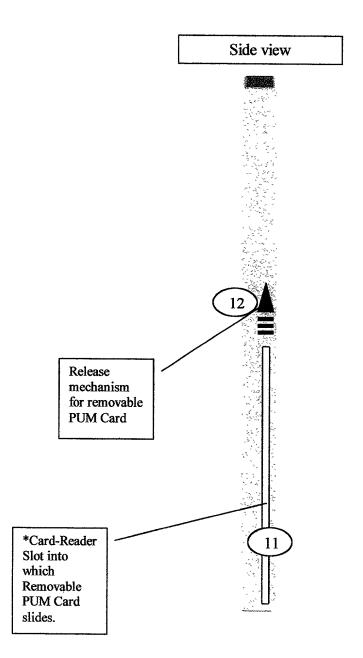
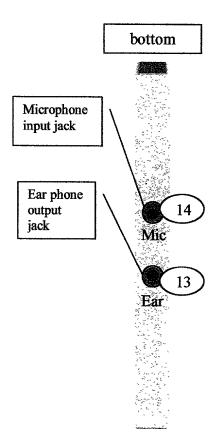
### FIGURE 1A



## FIGURE 1B



## FIGURE 1C



### FIGURE 1D

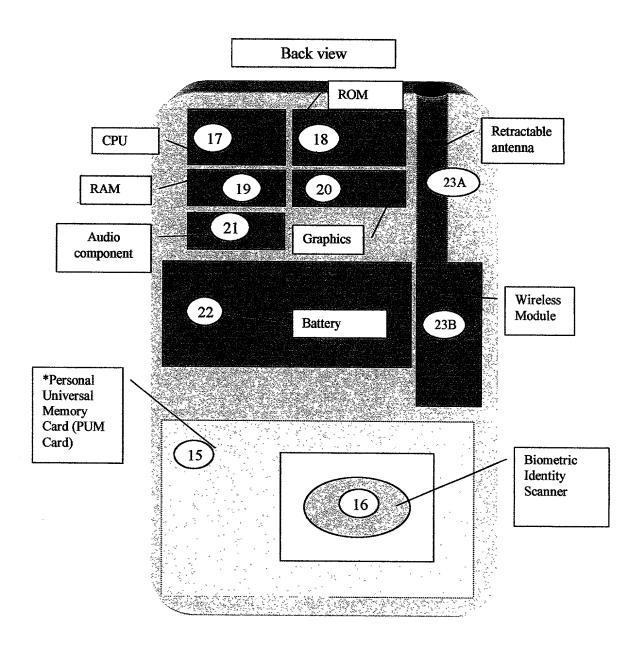
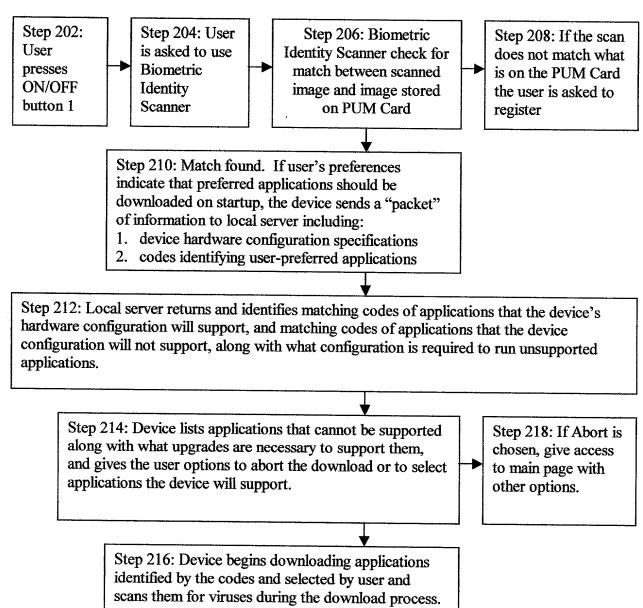
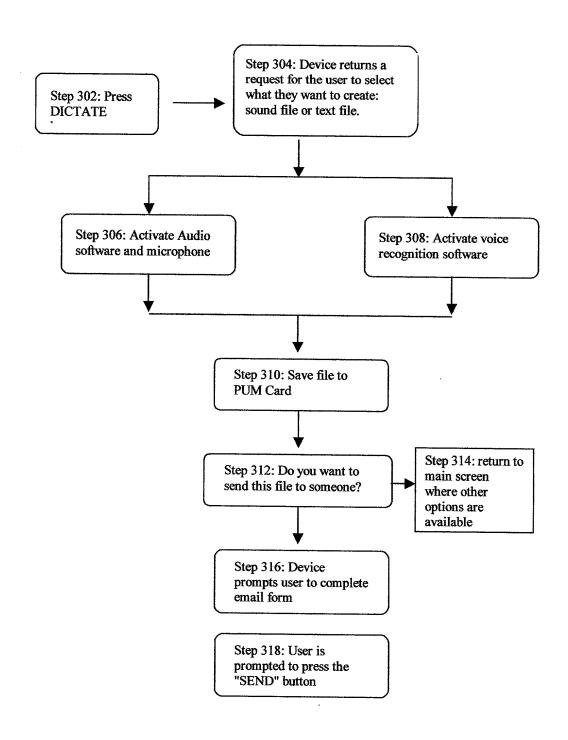


FIGURE 2
CONFIGURATION-DEPENDENT DOWNLOAD PROCESS 200



# FIGURE 3 PROCESS 300 FOR VOICE INPUT

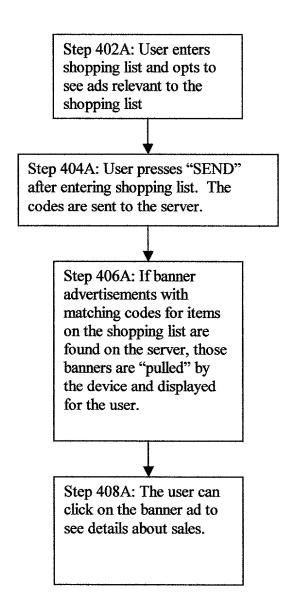


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#### FIGURE 4A

#### PRIVATE COMMUNICATION PROCESS 400A FOR "PULLING" INFORMATION

(Used for personalizing the shopping experience, for example.)

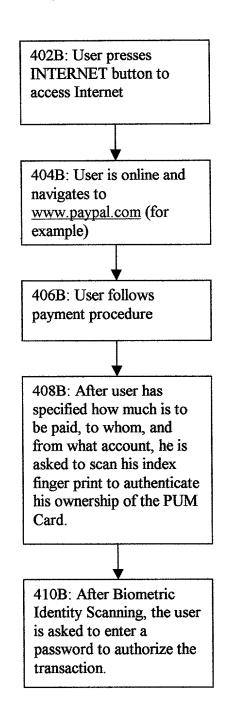


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#### FIGURE 4B

# PRIVATE COMMUNICATION PROCESS 400B FOR "PUSHING" INFORMATION

(Used for paying a vendor, for example.)



# FIGURE 5 PROCESS 500 FOR UPDATING THE PUM CARD

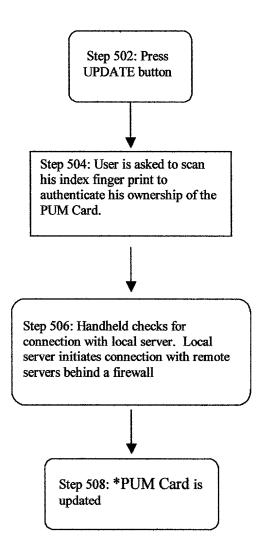
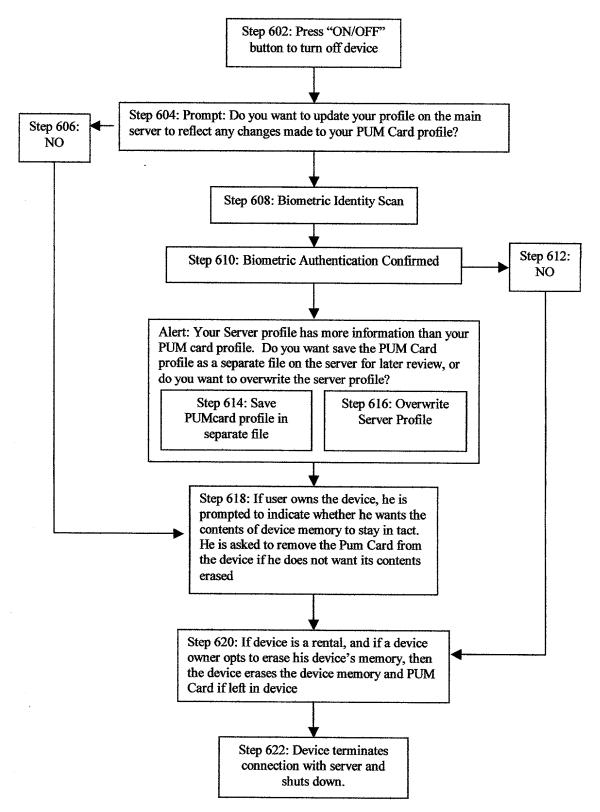


FIGURE 6
SMART-ERASE SHUTDOWN PROCESS 600

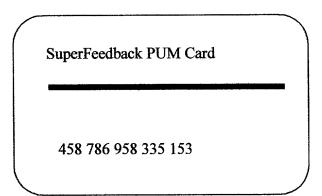


# FIGURE 7 PERSONAL UNIVERSAL MEMORY CARD (PUM Card)

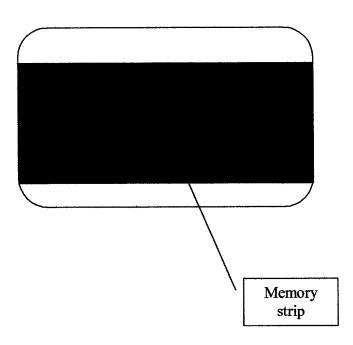
### Front View

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Back View



# FIGURE 8 COMMUNICATION NETWORK 800

